

Information to identify the case:

Debtor 1	Sandra Rojas	Social Security number or ITIN	xxx-xx-6118
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-16276-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sandra Rojas

6/15/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra Rojas
Debtor

Case No. 19-16276-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 15, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2021:

Recip ID	Recipient Name and Address
db	+ Sandra Rojas, 76 4th Street, Belford, NJ 07718-1703
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518201683	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518148502	+ Alert Ambulance Service, 1195 Airport Road, Lakewood, NJ 08701-5970
518148512	Eichenbaum & Stylianou, LLC, PO Box 914, Paramus, NJ 07653-0914
518148513	Emer Phy Assoc North, Att: HRRG, PO Box 5406, Cincinnati, OH 45273-7942
518148514	Extra Space Storage, Hazlet, NJ 07730
518897368	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518897369	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
518148516	#+ KML Law Group PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
518148520	+ Millennium Pediatric Care, 1 Riverview Plaza, Riverview Medical Center, Red Bank, NJ 07701-1872
518148521	+ Monmouth Co Sheriff, 2500 Kozloski Rd, Freehold, NJ 07728-4424
518203593	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518148523	+ New Hope Foundation, 80 Conover Road, Marlboro, NJ 07746-1003
518168628	+ New Jersey Natural Gas, 1415 Wykoff Rd., PO Box 1378, Wall, NJ 07719-1378
518148524	+ New Jersey Natural Gas, PO Box 1378, Wall, NJ 07719-1378
518148525	+ Peter J. Liska, LLC, 766 Shrewsbury Avenue, Eatontown, NJ 07724-3001
518148526	+ Radius Global Solutions LLC, Box 390846, Minneapolis, MN 55439-0846
518917724	+ SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, GREENVILLE, SC 29603-0826
518917725	+ SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, GREENVILLE, SC 29603-0675, SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826 GREENVILLE, SC 29603-0826
518148527	Sears, HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
518148531	+ Zwicker & Associates PC, 16 South Haddon Avenue, Haddonfield, NJ 08033-1887

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2021 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 15 2021 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518148501	+ Email/Text: bankruptcyecare@affinityfcu.com	Jun 15 2021 20:43:00	Affinity Federal Credit Union, 73 Mountain View Blvd., PO Box 621, Basking Ridge, NJ 07920-0621
518148503	EDI: AMEREXPR.COM	Jun 16 2021 00:33:00	American Express, PO Box 297884, Fort Lauderdale, FL 33329-7884

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518252098	EDI: BECKLEE.COM	Jun 16 2021 00:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518148504	EDI: BANKAMER.COM	Jun 16 2021 00:33:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518148505	EDI: CAPITALONE.COM	Jun 16 2021 00:33:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518229867	+ EDI: AIS.COM	Jun 16 2021 00:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518251424	EDI: BL-BECKET.COM	Jun 16 2021 00:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518148507	+ Email/Text: mediamanagers@clientservices.com	Jun 15 2021 20:42:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
518148508	+ EDI: CONVERGENT.COM	Jun 16 2021 00:33:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
518148509	EDI: DISCOVER.COM	Jun 16 2021 00:33:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
518148510	EDI: DISCOVER.COM	Jun 16 2021 00:33:00	Discover Bank, DB Servicing Corp, PO Box 3025, New Albany, OH 43054-3025
518167632	EDI: DISCOVER.COM	Jun 16 2021 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518148515	+ EDI: WFNNB.COM	Jun 16 2021 00:33:00	Gamestop/Comenity, PO Box 183043, Columbus, OH 43218-3043
518148506	EDI: JPMORGANCHASE	Jun 16 2021 00:33:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
518148529	EDI: JPMORGANCHASE	Jun 16 2021 00:33:00	Toys R Us, PO Box 15298, Wilmington, DE 19850-5298
518148517	Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2021 20:42:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518164904	Email/PDF: resurgentbknofications@resurgent.com	Jun 15 2021 20:41:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518148518	EDI: WFNNB.COM	Jun 16 2021 00:33:00	Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518148519	EDI: RMSC.COM	Jun 16 2021 00:33:00	Meineke & Maaco/Synchrony Car Care, PO Box 965064, Orlando, FL 32896-5064
518148522	+ EDI: NAVIENTFKASMDOE.COM	Jun 16 2021 00:33:00	Navient/Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
518284215	EDI: PRA.COM	Jun 16 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Meineke & Maaco, POB 41067, Norfolk VA 23541
518284203	EDI: PRA.COM	Jun 16 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067, Norfolk VA 23541
518284134	EDI: PRA.COM	Jun 16 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518271336	EDI: Q3G.COM	Jun 16 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518271337	EDI: Q3G.COM	Jun 16 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518205445	EDI: Q3G.COM	Jun 16 2021 00:33:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518148528	EDI: AISSPRINT	Jun 16 2021 00:33:00	Sprint, Box 152046, Irving, TX 75015-2046
518151703	+ EDI: RMSC.COM		

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		Jun 16 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518266485	+ EDI: AIS.COM	Jun 16 2021 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518148530	EDI: RMSC.COM	Jun 16 2021 00:33:00	Walmart/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518148500	##+	Abilheira & Assoc, 34 East Main St, Freehold, NJ 07728-2282
518289847	##+	DITECH FINANCIAL LLC, P.O. Box 12740, Tempe, AZ 85284-0046
518148511	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Sandra Rojas wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 8